

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Erica Graham

Case No. 15 B 08830

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/12/2015.
- 2) The plan was confirmed on 06/17/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/17/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/15/2015, 02/16/2017.
- 5) The case was Dismissed on 05/08/2017.
- 6) Number of months from filing to last payment: 25.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,204.58
Less amount refunded to debtor	\$164.24

**NET RECEIPTS:** **\$4,040.34**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,875.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$165.34
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,040.34**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Action Payday dba Action PDL Srvcs	Unsecured	200.00	NA	NA	0.00	0.00
American InfoSource LP as agent for	Unsecured	623.49	789.82	789.82	0.00	0.00
Arnold Scott Harris PC	Unsecured	156.00	NA	NA	0.00	0.00
Black Bear	Unsecured	370.00	NA	NA	0.00	0.00
CarMax Auto Finance	Secured	11,131.00	11,260.64	11,260.64	0.00	0.00
Cavalry SPV I LLC Assignee of Capital O	Unsecured	360.00	361.80	361.80	0.00	0.00
Cerastes LLC	Unsecured	715.00	752.30	752.30	0.00	0.00
Chase	Unsecured	401.49	NA	NA	0.00	0.00
Creditors Discount & Audit Co	Unsecured	1,208.00	1,208.00	1,208.00	0.00	0.00
Department Of Education	Unsecured	95,342.00	73,600.28	73,600.28	0.00	0.00
Express Cash Mart of Illinois LLC	Unsecured	370.34	348.00	348.00	0.00	0.00
green trust	Unsecured	220.00	NA	NA	0.00	0.00
Illinois Dept Of Employment Security	Unsecured	5,370.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	0.00	520.74	520.74	0.00	0.00
Internal Revenue Service	Priority	900.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	1,075.00	1,075.57	1,075.57	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	575.00	575.27	575.27	0.00	0.00
Med Business Bureau	Unsecured	336.00	NA	NA	0.00	0.00
PLS Loan Store	Unsecured	1,400.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	510.00	510.73	510.73	0.00	0.00
Quantum3 Group	Unsecured	781.00	781.96	781.96	0.00	0.00
Quantum3 Group	Unsecured	798.00	798.43	798.43	0.00	0.00
Regional Recovery Serv	Unsecured	359.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	794.00	794.80	794.80	0.00	0.00
West River Cash	Unsecured	400.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,260.64	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$11,260.64</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$82,117.70</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,040.34</u>
Disbursements to Creditors	<u>\$0.00</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$4,040.34</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/15/2017

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.